

Certificate Number: 02910-WAW-DE-006328874

Bankruptcy Case Number: 09-40278

CERTIFICATE OF DEBTOR EDUCATION

I certify that on March 5, 2009, at 10:54 o'clock AM EST,

Jessica Garner completed a course on personal financial
management given by internet by

InCharge Education Foundation, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Western District of Washington.

Date: March 5, 2009

By s Curtis Kuntz

Name Curtis Kuntz

Title Customer Support Representative